

Before the State of South Carolina
Department of Insurance

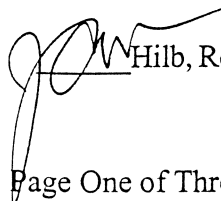
In the matter of:)	Consent Order
)	Imposing Administrative Fine
Hilb, Rogal and Hamilton)	
Company of Savannah, Inc.,)	Investigation File Number
)	103569
7 East Congress Street)	
Savannah, Georgia 31401)	
)	

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Hilb, Rogal and Hamilton of Savannah, Inc., an agency licensed to transact insurance business in the State of South Carolina.

The Department received evidence, and I find as fact, that Hilb, Rogal and Hamilton Company of Savannah, Inc., through an individual not licensed to transact insurance business in this State, bound property and general liability coverage upon a State of South Carolina risk. This action is a violation of the provisions of S.C. Code Ann. Section 38-43-40 (Supp. 1999) and can ultimately lead to revocation of Hilb, Rogal and Hamilton of Savannah, Inc.'s Certificate of Authority pursuant to S.C. Code Ann. Section 38-5-120 to transact the business of insurance within the State of South Carolina, following a hearing before the Administrative Law Judge Division.

Prior to initiation of formal administrative disciplinary proceedings by the Department against it, although Hilb, Rogal and Hamilton Company of Savannah, Inc., contends that the violation was unintentional, Hilb, Rogal and Hamilton Company of Savannah, Inc., and the Department agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision. That consensual recommendation was that, in lieu of the Department's filing of a petition to revoke its Certificate of Authority to transact insurance business within the State of South Carolina, Hilb, Rogal and Hamilton Company of Savannah, Inc., would waive its right to a public hearing and would immediately submit an administrative fine in the total amount of \$2,500.

After a thorough review of the matter, and after carefully considering the recommendation of the parties, and pursuant to my findings of fact and conclusions of law, although I can now revoke Hilb, Rogal and Hamilton of Savannah, Inc.'s Certificate of Authority, I hereby impose an administrative fine in the amount of \$2,500 against Hilb, Rogal and Hamilton Company of Savannah, Inc., pursuant to the authority provided to me by the State of South Carolina General Assembly in S.C. Code Ann. Section 38-5-130 (Supp. 1999) and Section 38-2-10 (Supp. 1999).

 Hilb, Rogal and Hamilton Company of Savannah, Inc.
Page One of Three Pages

This administrative fine must be paid within ten days of my date and my signature upon this Consent Order Imposing Administrative Fine. If that total amount is not paid on, or before, that date, then Hilb, Rogal and Hamilton Company of Savannah, Inc.'s Certificate of Authority to transact insurance business within the State of South Carolina will be summarily revoked without any further administrative disciplinary proceedings. This fine has been reached by the parties as a result of negotiation and compromise.

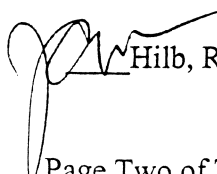
By the signature of one of its officers or authorized representatives upon this Consent Order Imposing Administrative Fine, Hilb, Rogal and Hamilton Company of Savannah, Inc., acknowledges that it understands that this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. Sections 30-4-10, *et seq.* (1991).

Nothing contained within this administrative disciplinary order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. Section 38-3-110 (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore ordered, that Hilb, Rogal and Hamilton Company of Savannah, Inc., shall, within ten days of my date and my signature upon this Consent Order Imposing Administrative Fine, pay through the Department an administrative fine in the total amount of \$2,500.

It is further ordered that a copy of this Consent Order Imposing Administrative Fine shall be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states.

This Consent Order becomes effective on the date of my signature below.

 Hilb, Rogal and Hamilton Company of Savannah, Inc.

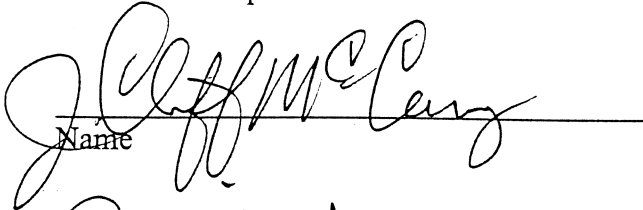
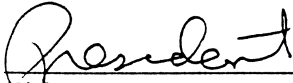


Ernst N. Csiszar
Director

August 19, 2000 at
Columbia, South Carolina

I CONSENT:

Signature
Authorized Representative


Name
Title

Hilb, Rogal and Hamilton
Company of Savannah, Inc.
7 East Congress Street
Savannah, Georgia 31401

Dated this 2 day of August, 2000